

Certificate Number: 15317-NJ-DE-035959165

Bankruptcy Case Number: 21-13934



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 31, 2021, at 7:39 o'clock PM PDT, Patricia Russell Chapman completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 31, 2021 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor